



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
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Order Filed on March 19, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

In Re:
Amalia Mejias

Case Number: 14-29177

Hearing Date: February 26, 2019 at 10:00a.m.

Judge: Jerrold N. Poslunsy

Chapter: 13

Recommended Local Form:



Followed



Modified

ORDER GRANTING APPROVAL OF A PERMANENT LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: March 19, 2019

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslunsy, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslunsy, Jr.
United States Bankruptcy Court

The Court having reviewed the movant's Notice of Motion to Approve Loan Modification, and any related responses or objections, it is hereby

ORDERED that:

1. The motion is hereby granted and the Debtor is permitted to enter into the loan modification agreement with Creditor attached as an Exhibit to the Motion (the "Agreement")
2. The Mortgage secured by real property owned by the Debtor as identified in the Agreement is hereby modified in accordance with the terms set forth in the Agreement.
3. The Chapter 13 Trustee shall suspend disbursements to Creditor pending completion of the loan modification as set forth in the Agreement and all money that would otherwise be paid to Creditor, shall be held until the arrearage portion of the claim is amended to zero, or the claim is withdrawn, or the Trustee is notified by the Creditor that that modification was not consummated;
4. If post-petition arrears are capitalized into the loan modification, the Creditor shall file an amended post-petition claim, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with provisions of the confirmed plan.
5. The Creditor shall notify the Trustee and the Debtor's attorney in the event the modification is not consummated. Any money that was held by the Trustee for the Creditor pursuant to a timely proof of claim pending completion of the modification shall then be paid to Creditor.
6. Debtor shall file an Amended Schedule J and Modified Plan within twenty (20) days of this Order.
7. Communication and/or negotiations between Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed a violation of the automatic stay, and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.
8. The Debtors shall provide the Trustee with a fully executed copy of the Agreement upon completion.